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ABSTRACT

Systems and methods are provided to process a transaction in which a customer purchases an item. A third party subsidy offer, such as an offer to apply a third party subsidy amount to the transaction in exchange for the customer performing a task, is provided to the customer. The third party subsidy offer may be provided to the customer in response to the customer indicating an interest in purchasing the item. An evaluation is performed to determine if a merchant benefit, such as a merchant subsidy amount, will also be applied to the transaction. The evaluation may be based on, for example, the third party subsidy amount, a retail price associated with the item, a cost of the item to the merchant, a retail margin associated with the sale of the item at the retail price, and/or a minimum acceptable margin associated with the item. By way of example, the third party subsidy amount and the merchant benefit may allow a merchant to provide the item to customer free of charge.